ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002345

Borrower(s) DANIEL J. SCHIMPF

Property Address: 52 RIDGEDALE AVENUE, Unil F, MORRISTOWN, NJ 07960

Note Amount: 260,000.00

Note Date: February 23, 2007

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

- 141

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

MORTGAGE DEPT Recording Requested By/Return To:

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002345

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned bolder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated February 23, 2007

, made and executed by

DANIEL J. SCHIMPF, UNMARRIED

to and in favor of US Mortgage Corp.

and given to secure

) Two Hundred Sixty Thousand

(Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No.

20771 , at page 0102 (or as

No. 2007025176

Records of MORRIS

County, State of NJ

, recorded on

03/19/2007

, together with the note(s) and obligations therein

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mongage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

_ m	US Mortgagen Corp. BY:
Witness	JOHN KUSKIN
Witness	AVP
Attest	
Scal:	
This Instrument Prepared By:	•

address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 27, 2007

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON (A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS A P US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUME

mu much

NOTARY

US4290

SUPARINE MARIA CAVALLUZZO TY PUBLIC OF NEW JERSEY _onmission Expires 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE
The assigned is not acting as a nominee of the mortgagor and that the mortgage
continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002345

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is 180 CHAPIN ROAD, PINE BROOK, NJ 07058 a certain Mortgage dated. February 23, 2007. . made and executed by DANIEL J. SCHIMPF, UNMARRIED to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) Two Hundred Sixty Thousand payment of . (280,600,00 (Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. , at page 0102 (or as No. 2007028176 Records of MORRIS , together with the note(s) and obligations County, State of NJ , recorded on 3/19/2007 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignce, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007 PICATIONY FEDERA Witness AVP Witness Altest Seal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 House STATE OF New Freeze MILLAR J. N.GAMA I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF PICATINALY FERE (8) PICATINNY FEDERAL CREDIT UNION

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS

NOTARY

SIZAMIE MARIA CAVALUTUS NOTARY PUBLIC OF NEW JERSEY Commission Explises 7/72/2008

US4289

(C)

Region

DDF0000007412545

Product Type

Seller Name U. S. MORTGAGE CORP. Seller No. 23884-000-7 Contract No. - Expiration Date 352002-12/03/07 Batch ID 33129352 Pavee Code 055014614 Lender Loan ID 3330002216 Servicer Name U. S. MORTGAGE CORP. Servicer No. 23884-000-7 Address 247 RIVER ROAD UNIT 4 Property City **PISCATAWAY** Property State NJ Property Zip Code . 08854 Original Ln Amt/Line Amt 375250.00 Original Note Rate 5.75 First Paymnt Due Mar 1, 2007 Loan Term 360 Loan P&I Amt (monthly) 2189.86 Submission Type/Lien Whole/First Amortization Type Fixed Rate Loan Type Certification Priority 080 FNMA Loan No. 4005661275 Mortgage Type Other

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo rtgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/27/2007 Printed: 11/28/2007

ORIGINAL

NOTE

January 31, 2007 [Date] East Brunswick

New Jersery

247 RIVER ROAD, Unit 4 PISCATAWAY, NJ 08854

Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$375,250.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.7500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on March 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 01, 2037

I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my mouthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,189.86

4. BORRÓWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpsid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannic Mae/Freddle Mae UNIFORM INSTRUMENT

Fores 3200 1/01 GressCock** (Page 1 of 3)

TTEM 1648L1 (0809)

LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

calendar If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable automeys' fees.

7. GIVING OF NOTICES

Unless applicable taw requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Rolder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fennie Mae/Freddie Mac UNIFORM INSTRUMENT

orus 3200 1/01 3330002216

MFCD3002

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt	of pages 1 th	rough 3 of this Note.	-
WITNESS THE HAND(S) AND SEAL(S) OF T	(Scal)	1/1/2	(Seal)
TAREK ABÜLMAGD	-Barrower	NANCY M. SAID	.0,,,,
	(Seal) -Borrower		_(Scal) Borrower
	(Seal) -Borrower		_(Seal) Borrower
WITHOUT RECOURSE U.S. MORTGAGE/CORPORATION OF BUSINESS U.S. MORTGAGE/CORPORATION U.S. MORTGAGE/CORPORATION		fSign Origina	d Only]

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac/Freddle Mac UNIFORM INSTRUMENT

TEM 1646(3-0809) MFCD3002 Form 3200 1/01 GrantDoca ** (Page 3 of 3) 3330002216

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002216

Borrower(s) TAREK ABULMAGD, NANCY M. SAID

Property Address: 247 RIVER ROAD, Unit 4, PISCATAWAY, NJ 08854

Note Amount: 375,250.00

Note Date: January 31, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002216

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated January 31, 2007

, made and executed by

TAREK ABULMAGD AND NANCY M. SAID, HUSBAND AND WIFE

to and in favor of US Mortgage Corp. and given to secure) Three Hundred Seventy Five Thousand Two Hundred Fifty payment of , (375,250.00 (include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. 12185 at page 0593

No. 200702210326) of the Records of MIDDLESEX

, recorded on , together with the note(s) and obligations therein County, State of NJ 02/21/2007 described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

- Th-	US Mortgage Corp. By:
Witness	OJOHN KUSKIN
Witness	AVP

Attest

Scal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF HORRIS

I CERTIFY THAT ON November 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

(B)

(C)

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF US MORIGAGE CORP.
EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRU

US4290

* ARY PUBLIC OF NEW JERSEY

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

and given to secure

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE
The assignee is not acting as a nominee of the mortgager and that the mortgage
continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

Loan Number: 3330002216

ment of , (375,250.00

to and in favor of PICATINNY FEDERAL CREDIT UNION

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is

100 MINERAL SPRINGS ROAD, DOVER, 07801

005 hereby grant, sell, assign, transfer and convey units. LIS MORTGAGE CORP

does hereby grant, scil, asalgn, transfer and convey, unto US MORTGAGE CORP.

, a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is 19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated January 31, 2007 , made and executed by

TAREK ABULMAGD AND NANCY M. SAID, HUSBAND AND WIFE

) Three Hundred Seventy Five Thousand Two Hundred Fifty

which Mongage is of re	ecord in Book, Volume,	or Liber No. 12185		, al page	0593	(n7 84
No. 200702210326) of the	Records	of MIDD	LEBEX	•	
County, State of NJ therein described and it	ne money due and to become	, recorded on 21 ome due thereon with inte			•	i) and obligations inder such Mortgage
the above-described Me	ortgago.	o Assignee, its successor and Assignor has executed	•		-	
72		•	PICATINNY BY:	FEDERAL CE	REDIT UNIDA	(uem)
Witness		•		IIÇHAEI. J	. NCGRATE	, JR.
Witness			A	VP		
Aftest	 		٠			
Seal:	•					
uddreas: 100 MINERAL	d By: PICATINNY FED SPRINGS ROAD, DOVE	R, 07801 _			•	
STATE OF New	Jerry, COUNTY	OF FELLE				
PERSONALLY CAME (A) WAS THE M	teni eiht to reka	ated to My Satisfy Rument Execute this inst	CTION TO	T. Mount hat this i al gredit (PERSÓN	
(C) EXECUTED 1	THIS INSTRUMENT A	S THE ACT OF THE	ENTITY N		HIS INSTAC	MANT.

SULANCE MARIA CAVAL 30%. NOTARY PUBLIC OF HER 1985. Commission Expline; 7/72/2001

US42B9

Region

DDF0000007412780

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration Da	ate 352005-12/03/07
Batch ID	33129353
Payee Code	055014614
Lender Loan ID	3330002030
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
	QUEEN CREEK RD. UNIT 1
Property City	CHANDLER
Property State	
Property Zip Code	AZ 85248
Original Ln Amt/Line Amt	218000.00
Original Note Rate	218000.00
First Paymnt Due	Feb 1, 2007
Loan Term	360
Loan P&I Amt(monthly)	1450.36
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	Fixed Rate
Certification Priority	080
FNMA Loan No.	4005661276
Mortgage Type	4005061276 Other
	UCHET

CBC FYI Commente:

Delivers notes and assignments asparately. Accept endorsements from subsidiaries: Skyline Nortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/27/2007 Printed: 11/28/2007

NOTE

December 27, 2006 (Date)

MESA [City]

Arizona (State)

705 West Queen Creek Rd., Unit 1203 CHANDLER, AZ 85248

Property Address?

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$218,000.00 (this amount is called "Principal"), plus interest to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.0000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on February 01, 2007 I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal If, on January 01, 2037 . I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Manurity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,450.36

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE-Single Family-Fonale MartFreddia Mac UNIFORM INSTRUMENT

Form 3200 1/01 Penet ATD

TEM 1646L1 (0808)

MFCD3002

3330002030

STATE OF NEW JERSEY, COUNTY OF MORRIS

John Kraked I CERTIFY THAT ON November 27, 2007 PERSONALLY CAME BEFORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT (B)

INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS

US Mortgage Corp

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN (C)

NOTARY

US4200

ANA CAVALLUZZO PUBLIC OF NEW JERSEY - ::kan Expires 7/22/2008

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments If the Note Holder has not received the full amount of any monthly payment by the end of calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE-Single Family-Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 I/01 GreatOss ** (Page: o/3) 3330002030

MECD3002

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UT	(DERSIC	IGNED.
man Jone Hoples	(Scal) orrower	-Borrower
-В	(Seal)	-Borrower
-E	_(Scal) Somower	(Seal
PAY TO THE ORDER OF		[Sign Original Onl)
WITHOUT RECOURSE U.S. 1DATGAGE CORPORATION JOHN RUSKIN WHEHOUSE COORDINATOR		

MULTISTATE FIXED RATE NOTE—Single Family—Fannic Mac/Freddie Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 1/01 GreetData ** (Pages of 2) 3330002030

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002030

Borrower(s) MARY ANN HOPLER

Property Address: 705 West Queen Creek Rd., Unit 1203, CHANDLER, AZ 85248

Note Amount: 218,000.00

Note Date: December 27, 2006

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name NICHAFT L MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002030

<u>ASSIGNMENT OF MORTGAGE</u>

For Value Received, the undersigned holder of a Mortguge (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (hereig "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated December 27, 2008

, made and executed by

MARY ANN HOPLER, UNMARRIED

to and in favor of US Mortgage Corp.

and given to secure

payment of , (218,000.00

) Two Hundred Eighteen Thousand

(Include the Original Principal Amount and Maturity Date of Note(s)) , at page NA

which Mortgage is of record in Book, Volume, or Liber No.

(or es

No. 20081695853

) of the

Records of MARICOPA

, together with the note(s) and obligations therein 12/28/2006 described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. , recorded on

TO HAVE AND TO HOLD the same unto Assignce, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007 the above-described Mortgage.

M	US Mortgage Corp. BY:	
Witness	JOHN KUSKIN	
	AVP	•
Witness		
Attest		•
611-		

This Instrument Prepared By:

address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

John Kroker

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

(B)

(C)

WAS THE MAKER OF THIS INSTRUMENT
WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
OF US MORTGAGE CORP.
AS ATT
EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT
EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4290

ACHARIA CAVALLUZZO PUBLIC OF NEW JERSEY - :sion Expires 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330062035

US4289

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgago (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignee"), whose address is existing under the laws of New Jarsev 19D CHAPIN ROAD, PINE BROOK, NJ 07058 a certain Mortgage dated December 27, 2008 , made and executed by MARY ANN HOPLER, UNMARRIED to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure payment of , (218,000.00) Two Hundred Eighteen Thousand (Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. , at page NA No. 20061695853 Records of MARICOPA , together with the note(s) and obligations , recorded on 12/28/2008 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007 PICATINNY FEDERAL CREDIT UNION Witness MICHAEL J. MCGRATH, JR. Witness AVP Attest This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 Mussel T. Word I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF (C)

> Millaton to White x 6.4 mills. Liter Phate Of the Att.

PHE - No James Extraplete & chief rapid

FNMA-USM000000961

Region

DDF0000007441455

Product Type		
Seller Name	IJ.	s. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration Date		361302-01/03/08
Batch ID		36129204
Payee Code		055014614
Lender Loan ID		3330001700
Servicer Name	U.	S. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		31 VERNON STREET
Property City		WOODBRIDGE TOWN
Property State		NJ
Property Zip Code		07077
Original Ln Amt/Line Amt		338530.00
Original Note Rate		7.125
First Paymnt Due		Dec 1, 2006
Loan Term		360
Loan P&I Amt (monthly)		2280.74
Submission Type/Lien		Whole/First
Amortization Type		Fixed Rate
Loan Type		3
Certification Priority		. 080
FNMA Loan No.		4005756471
Mortgage Type		Other

CSC FYI Comments:
Delivers notes and assignments separately. Accept andorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

NOTE

ORIGINAL

October 30, 2008

COLONIA (City)

New Jersery

31 VERNON STREET WOODBRIDGE TOWNSHIP, NJ 07077

[Property Address]

1. BORROWER'S PROMISE TO PAY In return for a loan that I have received, I promise to pay U.S. \$338,530.00

(this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

Union I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 7.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

December 01, 2008

1st day of each month beginning on I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal, If, on November 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,280.74

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Famile MacFreddle Mac UNIFORM INSTRUMENT

Ferts 3200 1/01

III (MAJITABRO 1611-1115-1115 교육 다 (2014-023-008-1 123) w

2TEM 1046L3 (0312) MFCD3002

(Page 1 of 3 pages)

3330001700

S. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay inunediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Walver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by the for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Famile Man/Freddie Man UNIFORM INSTRUMENT

Form 3200 1/01

MFCD3002

(Page 2 of 3 pages)

0 OREATLAND III 15 Onlor ONE 1-600-530-447 (1 Pige 616-781-1131 3330001700 this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

(Seal)

PAY TO THE ORDER OF

AKEROUSE COORDINATOR

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Slugic Family—Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/0

(TEM 1846LS (2012) MFCD3002 (Page 3 of 3 pages)

GREATLAND 18 To Grow Cut: 1-100-550 R193 SI Fair 110-791-1131 3330001700

FNMA-USM000000873

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330001700

BOTTOWER(S) RUTHANN CISZEWSKI, ROBERT W. CISZEWSKI

Property Address: 31 VERNON STREET, WOODBRIDGE TOWNSHIP, NJ 07077

Note Amount: 338,530.00

Note Date: October 30, 2006

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Loan Number: 3330001780 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 a certain Mortgage dated October 30, 2006 ... , made and executed by RUTHANN CISZEWSKI AND ROBERT W CISZEWSKI, MARRIED TO EACH OTHER to and in favor of PICATINHY FEDERAL CREDIT UNION and given to secure) Three Hundred Thirty Eight Thousand Five Hundred Thirty payment of , (338,530.00 (Include the Original Principal Amount and Meturity Date of Note(s)) , at page 0233 which Mongage is of record in Book, Volume, or Liber No. 12134 Records of MIDDLESEX No. 200701260321) of the , together with the note(s) and obligations , recorded on 1/26/2007 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Morteage. IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007 PICATINNY FEDERAL CREDIT UNION Witness MICHAEL J. MCGRATH, JR. AVP Witness Atlesi Seal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 67601 STATE OF May Francy COUNTY OF HILHOS /J . L/GOTA I CERTIFY THAT ON December 27, 2807 PERSONALLY CAME BEFORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHOBIZED TO AND DID EXECUTE THIS INSTAUMENT (B) PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT (C) SUZANHE MARIA CAVALLUZIO HOTARY PUBLIC OF NEW JERSEY

US4289

Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3530001700

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, essign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 30, 2006

, made and executed by

RUTHANN CISZEWSKI AND ROBERT W CISZEWSKI, MARRIED TO EACH OTHER

to and in favor of US Mortgage Corp.

and given to secure

) Three Hundred Thirty Eight Thousand Five Hundred Thirty

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No.

, at page 0233

(or as

No. 200701260321

payment of , (338,530.00

Records of MIDDLESEX

, together with the note(s) and obligations therein 01/26/2007 , recorded on County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

12134

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the shove-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

JOHN KUSKIN AVP

Witness Attest

Seal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF HEM JERSEY, COUNTY OF MORRIS

-Gan Luse A I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

(B)

WAS THE MAKER OF THIS INSTRUMENT
WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
OF US MOSTGAGE COSP.
EXECUTED THIS INSTRUMENT AS THE ACT OF THE EXPLY NAMED IN THIS INSTRUMENT (c)

NOTARY

US4290

SUZANNE MARIA CAVAILUZZO MOTARY PUBLIC OF NEW JERSEY Commission Explies 7/72/2003 Region

DDF0000007441456

			·
Product Type			
Seller Name	υ.	s.	MORTGAGE CORP.
Seller No.			23884-000-7
Contract No Expiration	Date		361311-
Batch ID			36129205
Payee Code			055014614
Lender Loan ID			3330001410
Servicer Name	บ.	s.	MORTGAGE CORP.
Servicer No.			23884-000-7
Address	,		6 CARLA COURT
Property City			ROCKAWAY TWP
Property State			ŊJ
Property Zip Code			07866
Original Ln Amt/Line Amt			360000.00
Original Note Rate			6.125
First Paymnt Due			Nov 1, 2006
Loan Term			360
Loan P&I Amt (monthly)			2187.40
Submission Type/Lien			Whole/First
Amortization Type			Fixed Rate
Loan Type	•		3
Certification Priority			080
FNMA Loan No.			4005756472
Mortgage Type			Other
MOTIGORA TIME			

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007



NOTE

September 29, 2006 [Date]

DENVILLE (City)

New Jersery [State]

6 CARLA COURT ROCKAWAY TWP, NJ 07866

[Property Address]

BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$360,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

November 01, 2006 day of each month beginning on I will make my monthly payment on the 1st I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on October 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,187.40

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannle Mass/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND I To Order Call: 1-800-530-9393 C) Fax: 816-791-1131

ITEM 1546L1 (0312)

(Page 1 of 3 pages)

3330001410

MFCD3002

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of calendar Fifteen days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment,

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Walver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND #

(Page 2 of 3 pages) TTEM 1646L2 (0312) MFCD3002

To Order Calt. 1-800-530-9393 C Fax 616-791-1131 3330001410

FNMA-USM000000936

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

JAMES S. LUTA (Seal)	More that A-Ruty (Seal) MEREDITH L. LUTZ Borrower
ALLEN HANTMAN, ESQ. WITNESS Borrower	-(Seal) -Bortower
(Seal) -Borrower	
PAY TO THE ORDER OF	[Sign Original Only]
U.S. MONTGAGE CONPORATION TOWN MISKIN TOWN	

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND E

To Order Call: 1-800-630-8383 C Fax 616-791-1131

3330001410

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330001410

Borrower(s) JAMES S. LUTZ, MEREDITH L. LUTZ

Property Address: 6 CARLA COURT, ROCKAWAY TWP, NJ 07866

Note Amount: 360,000.00

Note Date: September 29, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Loan Number: 3330001410 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07001 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated September 29, 2006 JAMES S. LUTZ AND MEREDITH L. LUTZ, HIS WIFE to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) Three Hundred Sixty Thousand payment of , { 360,000.00 (Include the Original Principal Amount and Manurity Date of Note(s)) (or ex 20637 at page which Mortgage is of record in Book, Volume, or Liber No. Records of MORRIS) of the No. 2006098400 , together with the note(s) and obligations , recorded on 19/5/2006 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights secrued or to accrue under such Mongage TO HAVE AND TO HOLD the same unto Assignee, its successor and easigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007 PICATINNY FEDERAL CREDIT UNION Witness MICHAEL J. MCGRATH, JR. Witness AVP Attest Seel This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 COUNTY OF STATE OF MILMEL I. HEGERN I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT (C) NOTARY

US4289

STATUTE MARIA CAVALUTZO NOTARY PUBLIC OF NEW JERSEY

Commission Expires 7/72/2009

FNMA-USM000000939

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgager and that the mortgage continues to secure a bons fide obligation

Recording RequestedBy/ReturnTo; MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330001410

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address in 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated September 29, 2008

, made and executed by

JAMES S. LUTZ AND MEREDITH L. LUTZ, HIS WIFE

to and in favor of US Mortgage Corp.

and given to reture

payment of , (360,000.00

) Three Hundred Sixty Thousand

(include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 20637 , at page (or as

No. 2008098400

, together with the note(s) and obligations therein , recorded on 10/05/2008 County, State of NJ

described and the money due and to become due thereon with interest, and all rights accrued or to scerue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

bove-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

US Mortgage Corp JOHN KUSKIN AVP Witness

Attest

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORYTHO TO AND DID EXECUTE THIS INSTRUMENT (B)

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT (C) Ma

NOTARY

CERTAIN ABARBARANCE NOTARY PUBLIC OF NEW JORSEY Commission Expires 7/22/2008

US4290

Region

DDF0000007441613

• •		•
Product Type		
Seller Name	U.	s. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration Date	3	361263-01/03/08
Batch ID		36129291
Payee Code		055014614
Lender Loan ID		333000431
Servicer Name	ΰ.	S. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		173 GROVE AVENUE
Property City		VERONA
Property State		NJ
Property Zip Code		07044
Original Ln Amt/Line Amt		410000.00
Original Note Rate		6.5
₹		Jun 1, 2006
First Paymnt Due		360
Loan Term		2591.48
Loan P&I Amt (monthly)		Whole/First
Submission Type/Lien		Fixed Rate
Amortization Type	٠.	3
Loan Type		: 080
Certification Priority		4005756771
FNMA Loan No.		Other
Mortgage Type		Other

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

NOTE

April 28, 2006 (Date)

NEWTON [City]

New Jerserv (State)

173 GROVE AVENUE VERONA, NJ 07044

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called

In return for a loan that I have received, I promise to pay U.S. \$410,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

day of each month beginning on I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on May 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,591.48

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fonnie Mas/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

To Order Call: 1-800-530-9393 [] Fuc 516-791-1131

ITEM 1846L1 (0012) MFCD3002

(Page 1 of 3 pages)

3330000431

FNMA-USM000000928

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments Fifteen calendar If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by GIVING OF NOTICES delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. 9. WAIVERS "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the 10. UNIFORM SECURED NOTE Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE.—Single Family—Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

To Order Call: 1-800-530-6393 [] Fex: 616-791-1131

ITEM 1646L2 (0312) MFCD3002

(Page 2 of 3 pages)

3330000431

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, natural person and a beneficial interest in Borrower is sold or transferred without Lender's prior written consent, natural person and a beneficial interest in full of all sums secured by this Security Instrument. However, this option Lender may require immediate payment in full of all sums secured by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the Borrower fails period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

EHOUSE COORDINATOR

Malan Labor NELSON COLON	(Seal) -Borrower	Maria Colon MARIA COLON	(Scal) -Borrower
	(Scal)		(Seal) Bonower
	(Scal)		(Scal) -Borrower
PAY TO THE ORDER OF			[Sign Original Only]
WITHOUT RECOURS!			

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form: 3200 1/01 GREATLAND # To Order Call: 1-800-530-9303 () Fax 614-791-1131

TTEM 1845L3 (0312) MFCD3002 (Page 3 of 3 pages)

333000431

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000431

Borrower(s) NELSON COLON, MARIA COLON

Property Address: 173 GROVE AVENUE, VERONA, NJ 07044

Note Amount: 410,000.00

Note Date: April 28, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

ÜS4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bone fide obligation Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058 Loan Number: 3330000431 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is New Jersey existing under the laws of 19D-CHAPIN ROAD, PINE BROOK, NJ 67058 a certain Mortgage dated April 28, 2006 , made and executed by NELSON COLON AND MARIA COLON, HUSBAND AND WIFE to and in favor of PICATINNY FEDERAL CREDIT UNION and given to accure) Four Hundred Ten Thousand payment of , (410,000.00 (include the Original Principal Amount and Materity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. 11239 Records of ESSEX Na. 6009334 , together with the note(s) and obligations , recorded on 5/ 8/2006 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights scenned or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and essigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007. PICATINNY FEDERAL CREDIT UNION MICHAEL I. MCGRATH, JR. Witness Atlest Seal: This Insuranent Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 STATE OF No. TOWY, COUNTY OF MAHARIT, NEGLASI I CERTIFY THAT ON DECEMBER 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT MAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

US4289

(B)

(C)

SUZANNIE MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

PICATINNY FEDERAL CREDIT UNION

NOTARY

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTERN NAMED IN THIS INSTRU

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330000431

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, seil, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated April 28, 2006

, made and executed by

NELSON COLON AND MARIA COLON, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

(or as

payment of , (410,000.00

Four Hundred Ten Thousand

(Include the Original Principal Amount and Maturity Date of Note(5)) at page 192

which Mortgage is of record in Book, Volume, or Liber No. No. 6059334

) of the

Records of ESSEX

County, State of NJ

, recorded on

, together with the note(s) and obligations therein

95/DB/2008 described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mongage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness AYP Witness

Attest

Seal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

In Kusul

I CERTIFY THAT ON December 27, 2007

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

OF US MORTGAGE COSP.

AS

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

AS

US4290

SUZARRE MARIA CAVALLUZZO HOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

Region

DDF0000007441614

		·
Product Type		
Seller Name	υ.	S. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration Dat	e	361263-01/03/08
Batch ID		36129291
Payee Code		055014614
Lender Loan ID		3330000819
Servicer Name	υ.	s. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		141 KINNELON ROAD
Property City		KINNELON
Property State		nj
Property Zip Code		07405
Original Ln Amt/Line Amt		415000.00
Original Note Rate		6.75
First Paymnt Due		Jul 1, 2006
Loan Term		360
Loan P&I Amt (monthly)		2691.69
—		Whole/First
Submission Type/Lien		Fixed Rate
Amortization Type		3
Loan Type		080
Certification Priority		4005756772
FNMA Loan No.		Other
Mortgage Type		Ciler

CSC FYI Comments: Delivers notes and assignments separately. Accept andorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DRA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

ORIGINAL

NOTE

May 31, 2006

PINE BROOK

New Jersery

141 KINNELON ROAD KINNELON, NJ 07405

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$415,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Pleatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2 INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.7500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 5(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month,

July 01, 2006 1st day of each month beginning on I will make my monthly payment on the

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on June 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,691.69

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so, I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Pamily—Fonnie Mac/Preddie Mae UNIFORM INSTRUMENT

Perm 3200 1/01

(TEM 1648L1 (0412) MFC03002

(Page 1 of 3 pages)

GREATLAND III To Onler Gall: 1-800-630-85# CJ Roz 616-791-1131 3330000819 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 5.0000% days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Pannie MacFreddie Mac UNIFORM INSTRUMENT

Form 3200 L/01

(Page 1 of 1 pages)

To Only Cal: 1-800-830-4

MFCD3002

3330000819

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of	pages l ti	trough 3 of this Note.
WITNESS THE HAND(S) AND SEAL(S) OF THE ROBERT M. ALESANDRO	UNDERS(Scal) -Borrower	SIGNED. (Scal) EYETHIA A. ALESANDRO BOITOWER
	(Seal) -Borrower	-Battower
	-Bostower	(Seal) -Borrower
PAY TO THE ORDER OF		[Sign Original Only]
WITHOUTHE COURTS US. MOST GALLE CONDUCTION LOTTE DUSKIN WAS FROITS COORDINATOR		

MULTISTATE FIXED RATE NOTE—Single Family—Fanale Mass/Freddie Mac UNIFORM INSTRUMENT

Perm 3200 1/01

_{РЕМ 1848} (2012) MFCD3002 (Page 3 of 3 pages)

076ATLAND TO To Order Cult 1-800-550-6038 C3 Total 510-791-1131 3330000819

ALLONGE TO PROMISSORY NOTE

LOAN	INF	ORM/	NOT

Loan Number: 3330000819

BOTTOWAR(S) ROBERT M. ALESANDRO, CYNTHIA A. ALESANDRO

Property Address: 141 KINNELON ROAD, KINNELON, NJ 07405

Note Amount: 415,000.00

Note Date: May 31, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

Commission Explies 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgago continues to secure a bons fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Loan Number: 3339000819 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07601 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is New Jersey existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 67058 , made and executed by a certain Mortgage dated May 31, 2008 ROBERT ALESANDRO AND CYNTHIA ALESANDRO, HUSBAND AND WIFE and given to secure to and in favor of PICATINNY FEDERAL CREDIT UNION) Four Hundred Fifteen Thousand payment of , (415,000.00 (laclade the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. , at page Records of MORRIS No. 20060696039 , together with the note(s) and obligations , recorded on 6/26/2006 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accrued or to occure under such Morigage TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007 PICATINNY FEDERAL CREDIT UNION MICHAEL J. MCGRATH, JR. AVP Witness Allest Seal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 Hours STATE OF COUNTY OF MICHAELT. WEDAY I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (B) PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS IN (C) NOTARY NOTARY PUBLIC OF NEW JERSEY

US4289

FNMA-USM000000925

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330000818

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (herein "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated May 31, 2008

, made and executed by

ROBERT ALESANDRO AND CYNTHIA ALESANDRO, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (415,000.00

) Four Hundred Fifteen Thousand

(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 33566 , as peg

(or 25

No. 20060606039

Records of MORRIS

, together with the note(s) and obligations therein County, State of NJ , recorded on 06/26/2006 described and the money due and to become due thereon with interest, and all rights accrused or to accruse under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignce, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

US Mortgage Corp. Witness Witness

Attest

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

Jam Kuskin I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT

MAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF US MORTON US Mortgage Corp.

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRU

NOTARY

SITANNE MARIA CAVALLUZZO HOTARY PUBLIC OF NEW F Commission Expire:

US4290

Region

DDF0000007441647

Product Type		
Seller Name	ΰ.	S. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration	Date	361263-01/03/08
Batch ID		36129291
		055014614
Payee Code		3330000877
Lender Loan ID	**	s. MORTGAGE CORP.
Servicer Name	υ.	23884-000-7
Servicer No.		
Address		10 LOYOLA COURT
Property City		HOPATCONG
Property State		nj
Property Zip Code		07843
Original Ln Amt/Line Amt		207000.00
Original Note Rate	•	6.5
First Paymnt Due		Aug 1, 2006
		360
Loan Term		1308.39
Loan P&I Amt (monthly)		Whole/First
Submission Type/Lien		Fixed Rate
Amortization Type	• •	3
Loan Type		080
Certification Priority		
FNMA Loan No.		4005756773
Mortgage Type		Other

CSC FTI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DRA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

ORIGINA

NOTE

June 08, 2006 [Date]

FI IZABETH [City]

New Jersery (State)

10 LOYOLA COURT HOPATCONG, NJ 07843

(Property Address)

1. BORROWER'S PROMISE TO PAY In return for a loan that I have received, I promise to pay U.S. \$207,000.00

(this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

August 01, 2006

day of each month beginning on I will make my monthly payment on the 1st I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on July 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,308.39

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a

payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND

ITEM 1646L1 (0312) MFCD3002

(Page 1 of 3 pages)

To Order Call: 1-800-530-9393 @ Fax 616-791-1131

3330000877

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Walver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND #

To Order Call: 1-500-530-9393 🗆 Fax 616-791-1131 3330000877

ITEM 1646L2 (0812) MFCD3002 (Page 2 of 3 pages)

Case 2:09-cv-01295-GEB -MCA Document 90-33 Filed 12/15/10 Page 49 of 92 PageID: 1725

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Medde Coupling (Seal) AliCHAEL J. CAULFIELD, JR Borrower	(Scal) -Borrower
(Scal) -Borrower	(Seal) -Borrower
(Seal) -Borrower	(Seal) -Borrower
WITHOUT RECOURSE U.S. DOOKT GAGY COMMONATION	[Sign Original Only]
JOHN SPRIN JOHN SPRIN JOHN SPRIN	

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND III To Order Call: 1-600-530-9393 ID Fax: 816-791-1131

3330000877

TEM 1846L3 (0312) MFCD3002 (Page 3 of 3 pages)

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000877

Borrower(s) MICHAEL J. CAULFIELD, JR

Property Address: 10 LOYOLA COURT, HOPATCONG, NJ 07843

Note Amount: 207,000.00

Note Date: June 8, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Logn Number: 3330000877 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 67801 does hereby grant, sell, assign, transfer and couvey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is existing under the laws of **New Jersey** 18D CHAPIN ROAD, PINE BROOK, NJ 07858 a ocrtain Mortgage dated June 8, 2006 , made and executed by MICHAEL J CAULFIELD, JR, A SINGLE MAN to end in favor of PICATINNY FEDERAL CREDIT UNION and given to secure 1 Two Hundred Seven Thousand payment of , (207,000.00 (include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. , at page 1433 (or 23 7614 Records of SUSSEX No. 00057235) of the , together with the note(s) and obligations , recorded on 6/20/2006 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of above-described Mortgage. IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007 PICATINNY FEDERAL CREDIT NINON AVP Witness Attest Scal: This Instrument Prepared By: PICATINNY PEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 Was Turky COUNTY OF HAMELT. NEGLATIT I CERTIFY THAT ON December 21, 2001

PERSONALLY CAME REPORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (B) PICATINNY FEDERAL, CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE STITY NAMED IN THIS INSTRUMENT NOTARY (C)

US4289

CUTATOTE MARIA CAVALUZZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

FNMA-USM000000904

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330000877

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (herein "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 8, 2008

, made and executed by

MICHAEL J CAULFIELD, JR, A SINGLE MAN

to end in favor of US Mertgage Corp.

and given to secure

) Two Hundred Seven Thousand

payment of , (207,009.00 (Include the Original Principal Amount and Manurity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No.

, at page 1433

No. 00067238

Records of SUSSEX

, recorded on

, together with the note(s) and obligations therein 06/20/2006

County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Dr	US Mortgage Corp. BY:	
Witness	OHN KUSKIN	
	AVP	
Witness		
Attest		
	•	

Scal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF MEM JERSEY, COUNTY OF MORRIS

In luce N I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF US MORTGE

AS OF US MOTTGEGG COID.

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMEN (C) OT re_stall

NOTARY

STIANNE MARIA CAVALLUZZO NOTARY PUBLIC OF MEW JERSEY Commission Expires 7/22/2008

U54290

Region 1729

DDF0000007441615

Product Type U. S. MORTGAGE CORP. 'eller Name 23884-000-7 Seller No. 361263-01/03/08 Contract No. - Expiration Date 36129291 Batch ID 055014614 Payee Code 3330000887 Lender Loan ID U. S. MORTGAGE CORP. Servicer Name 23884-000-7 Servicer No. 68 KIRKWOOD AVENUE Address HAMBURG Property City NJ Property State Property Zip Code 07419 Original Ln Amt/Line Amt 301500.00 6.75 Original Note Rate Aug 1, 2006 First Paymnt Due 360 Loan Term 1955.53 Loan P&I Amt (monthly) Whole/First Submission Type/Lien Fixed Rate Amortization Type 3 Loan Type 080 Certification Priority 4005756774 NMA Loan No. Other. Mortgage Type

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline No rtgage, Datek Mortgage, and DBA Lending Solutions.

Veriances No Variances



Received: 12/27/2007 Printed: 12/28/2007

NOTE

June 15, 2006 (Date)

PINE BROOK (City)

New Jersery [State]

68 KIRKWOOD AVENUE HAMBURG, NJ 07419

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$301,500.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Leuder may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.7500%. rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

August 01, 2006 day of each month beginning on 1st I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on July 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,955.53

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a

payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mos/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND III To Order Call: 1-800-530-9303 III Fax: 616-791-1131

ITEM 1646L1 (0312) MFCD3002

(Page 1 of 3 pages)

3330000887

3330000887

MFCD3002

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment,

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

calendar If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannle Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

To Order Cell: 1-800-530-9393 (2) Faz: 616-791-1131

3330000887

(TEM 1646L2 (0312) MFCD3002

(Page 2 of 3 pages)

Case 2:09-cv-01295-GEB -MCA Document 90-33 Filed 12/15/10 Page 56 of 92 PageID:

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE	E UNDERS	SIGNED.
MICHAEL FRIEDMAN	(Seal) -Вопоwer	Melissa N. FRIEDMAN (Seal) MELISSA N. FRIEDMAN BOROWER
•		
	(Seal) -Borrower	(Seal) -Borrower
		•
	-	
	(Scal)	(Seal)
	Borrower	-Borrower
PAY TO THE ORDER OF		
		[Sign Original Only]
WITHOUT RECOURSE U.S. MORTGAGE CORPORATION		
MANUAL COORDINATOR		

MULTISTATE FIXED RATE NOTE—Single Family—Fannic Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 L/01

TEM 1646L3 (0312) MFCD3002 (Page 3 of 3 pages)

To Order Call: 1-800-590-9993 CJ Fac 616-791-1131 3330000887

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000887

BOTTOWER(3) MICHAEL FRIEDMAN, MELISSAN, FRIEDMAN

Property Address: 68 KIRKWOOD AVENUE, HAMBURG, NJ 07419

Note Amount: 301,500.00

Note Date: June 15, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Tide

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330000887 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignoe"), whose address is **New Jersey** existing under the laws of 10D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated June 15, 2006 MICHAEL FRIEDMAN AND MELISSA N FRIEDMAN, HUSBAND AND WIFE and given to secure to and in favor of PICATRINY FEDERAL CREDIT UNION) Three Hundred One Thousand Five Hundred payment of , (301,500.00 (include the Original Principal Amount and Maturity Date of Note(s)) (OF 83 which Mortgage is of record in Book, Volume, or Liber No. Records of SUSSEX No. 00068354) of the , together with the note(s) and obligations , recorded on County, State of NJ 6/29/2008 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007 PICATINNY FEDERAL CREDITURION MICHAEL J. MCGRATH, JR. AV P Witness Airest Scal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 HURRY I. LAGATI I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (A) PICATINNY FEDERAL CREDIT UNION OF λS EXECUTED THIS INSTRUMENT AS THE ACT OF THE STITY NAMED IN THIS INS (C) NOTARY MITARINE MARIA CAVALLUZZO US4289

NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bons fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3338060887

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

> Federal National Mortgage Association a corporation organized and (herein "Assignee"), whose address is

existing under the lews of

3900 Washington Avenue NW, Washington, DC 20016

, made and executed by a certain Mortgage dated June 16, 2006

MICHAEL FRIEDMAN AND MELISSA N FRIEDMAN, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.) Three Hundred One Thousand Five Hundred (Include the Original Principal Amount and Maturity Date of Note(s)) , at page 307 which Mortgage is of record in Book, Volume, or Liber No. 7529

(or as

and given to secure

No. 00088354

) of the

Records of SUSSEX

, together with the note(s) and obligations therein , recorded on 01/29/2008 County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of bove-described Mortese IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

US Mortgage SÁN KUSKIN Witness AVP Witness

Attest

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHOLIZED TO AND DID EXECUTE THIS INSTRUMENT

AS

OF US MORTGAGE COFD.

AS EXECUTED THIS INSTRUMENT AS THE ACT OF THE EXECUTED THIS INSTRUMENT AS THE ACT OF THE EXECUTED THIS INSTRUMENT (C)

, JAN MARIE CAVALUEZO A PUBLIC OF NEW JERSEY Cummission Expires 7/22/2008

1194290

Case 2:09-cv-01295-GEB -MCA	Document 90-33	Filed 12/15/10	Page 60 of 92 PageID:
Region	1736	2	3

Region

DDF0000007441648

Product Type	•
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration	Date 361274-01/03/08
Batch ID	36129292
Payee Code	055014614
Lender Loan ID	3330000898
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	17 NEW ROW ROAD
Property City	ROCKAWAY TWP AK
Property State	NJ
Property Zip Code	07842
Original Ln Amt/Line Amt	387000.00
Original Note Rate	8.125
First Paymnt Due	Aug 1, 2006
Loan Term	360
Loan P&I Amt (monthly)	2873.47
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	40057567 75
Mortgage Type	Other

CSC FIL Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Landing Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

NOTE

June 15, 2006 (Date)

PINE BROOK (Citv)

New Jersery (State)

17 NEW ROW ROAD ROCKAWAY TWP AKA HIBERNIA, NJ 07842

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$387,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

August 01, 2006 day of each month beginning on I will make my monthly payment on the 1st I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on July 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,873.47

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mae/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND III
To Order (2.1): 1-800-530-9393 [] Fits 616-791-1131

ITEM 1846L1 (0312) MFCD3002

(Page I of 3 pages)

3330000898

FNMA-USM000000970

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

Fifteen calendar If the Note Holder has not received the full amount of any monthly payment by the end of 5.0000% days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mae/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND # To Order Caff: 1-600-530-9393 © Fax 616-791-1131

ITEM 1646L2 (0312) MFCD3002

(Page 2 of 3 pages)

3330000898

FNMA-USM000000971

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

onna Lynn Mcalister	(Seal) -Borrower	NORMAN D. MCALISTER, III BOTTO
	(Seal) -Bonower	(S.
	(Seal) -Borrower	(\$ -Born
PAY TO THE ORDER OF		{Sign Original O

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

TEM 1648L3 (0312) MFCD3002

(Page 3 of 3 pages)

GREATLAND = To Order Call: 1-800-538-9393 (1) Fax 616-791-1131 3330000898

ALLONGE TO PROMISSORY NOTE

1	٦Δ	N	ιN	FΟ	RN	IΑ	TI	Ol	N

Loan Number: 3330000898

BOITOWER(S) DONNA LYNN MCALISTER, NORMAN D. MCALISTER, III

Property Address: 17 NEW ROW ROAD, ROCKAWAY TWP AKA HIBERNIA, NJ 07842

Note Amount: 387,000.00

Note Date: June 15, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

AVP

Title

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058 Loan Number: 3330000898 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and existing under the laws of (herein "Assignee"), whose address is **New Jersey** 10D CHAPIN ROAD, PINE BROOK, NJ 07054 a certain Mortgage dated June 15, 2006 , made and executed by NORMAN D. MCALISTER, III AND DONNA LYNN MCALISTER, HUSBAND AND WIFE to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure payment of , (387,000.00) Three Hundred Eighty Seven Thousand (include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. 33542 , at page 6906 Records of MORRES No. 2006060629 County, State of NJ , recorded on , together with the note(s) and obligations 4/26/2006 therein described and the money due and to become due thereos with interest, and all rights accrued or to scorue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007 PICATINNY FEDERAL CREDIT-UNION MICHAEL I. MCGRATH, IR. AVP Witness Attest Seal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 STATE OF _______, COUNTY OF Hours MICHAEL J. MELERAPA I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT PICATINNY FEDERAL CREDIT UNION

EXECUTED THIS INSTRUMENT AS THE ACT OF THE CENTITY NAMED IN THIS INSTRUM

NOTARY

SICATONE MARIA CAVALUIZZO NOTARY PUBLIC OF NEW JERSEY Commission Explice 7/22/2008

; US4289

(C)

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loen Number: 3330000898

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pinc Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and

existing under the laws of

(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 15, 2008

, made and executed by

NORMAN D. MCALISTER, III AND DONNA LYNN MCALISTER, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

) Three Hundred Eighty Seven Thousand 33542

payment of , (387,000.00 (Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No.

(ar as , at page 0905

No. 2006040529

Records of MORRIS

, together with the note(s) and obligations therein , recorded on 08/26/2008 County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

OUN KUSKIN

AVP

US Mortgage Corp

Attest

Witness

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

Jam Kosen I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON

US Mortgage Corp.

MALLY CAME BEFORE ME AND STATED TO MY SATISFACTION WAS THE MALER OF THIS INSTRUMENT MAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS US MORIGAN EXECUTED THIS INSTRUMENT AS THE ACT OF THE SHITTY HE ENTITY NAMED IN THIS ENSTRU (C)

U94290

SUZANNE MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

Case 2:09-cv-01295-GEB -MCA Document 90-33 Filed 12/15/10 Page 67 of 92 PageID: 1743

Region

DDF0000007441649

Product Type				*.,
Seller Name		υ.	s. MOI	RTGAGE CORP.
Seller No.				23884-000-7
Contract No Expiration	Dat	e '	3612	274-01/03/08
Batch ID				36129292
Payee Code				055014614
Lender Loan ID		,	·	3330001233
Servicer Name		. U.	S. MOI	RTGAGE CORP.
Servicer No.				23884-000-7
Address	RR2	BOX	20150	TANITE ROAD
Property City			•	STROUDSBURG
Property State		,		PA
Property Zip Code				18360
Original Ln Amt/Line Amt				226400.00
Original Note Rate				8.5
First Paymnt Due				Oct 1, 2006
Loan Term			•	360
Loan P&I Amt(monthly)				1740.83
Submission Type/Lien				Whole/First
Amortization Type			•	Fixed Rate
Loan Type				3
Certification Priority				080
FNMA Loan No.				4005756776
Mortgage Type				Other

CSC FYI Comments: Delivers notes and assignments separately. Accept andorsements from subsidiaries: Skyline Mo rtgage, Datek Mortgage, and DHA Lending Solutions.

Verience: No Variances



Received: 12/27/2007 Printed: 12/28/2007

NOTE

August 28, 2006 [Date]

STROUDSBERG (City)

Pennnsylvania (State)

RR2 BOX 20150 TANITE ROAD STROUDSBURG, PA 18360

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$226,400.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

October 01, 2006

I will make my monthly payment on the 1st day of each month beginning on I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on September 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,740.83

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannic Mac/Freddic Mac UNIFORM INSTRUMENT

Form 3200 1/01

PREATLAND II To Order Call: 1-800-530-9393 ID fex 615-791-1131

ITEM 1646L1 (0312)

(Page 1 of 3 pages)

3330001233

MFCD3002

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

Fifteen calendar If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if 1 am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

To Order Gall: 1-800-530-9393 CJ Fax: 616-791-1131

ITEM 1646L2 #3125 MFCD3002

(Page 2 of 3 pages)

3330001233

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

	Seal)(Seal)
	nower -Borrow
	(Sec.)(Se
	(Seal) Search
	(Scal)(Se
PAY TO THE ORDER OF	
WITHOUT RECOURSE V.S. MORTGAGE CORPORATION JOHN KYSKIN WAREHOUSE COORDINATOR	[Sign Original On

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND #

ITEM 1846L3 (0312) MFCD3002 (Page 3 of 3 pages)

To Order Call: 1-800-630-9393

Fac: 516-791-1131
3330001233

ALLONGE TO PROMISSORY NOTE

ı	٥.	١N	INFO	ากเ	TAL	ION

Loan Number: 3330001233

Borrower(s) JOSE M. PASTRANA

Property Address: RR2 BOX 20150 TANITE ROAD, STROUDSBURG, PA 18360

Note Amount: 226,400.00

Note Date: August 28, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Tifle AVP

US4057

Cummission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Loan Number: 3330001233 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated August 28, 2006 JOSE M. PASTRANA, A MARRIED MAN and given to secure to and in favor of PICATINNY FEDERAL CREDIT UNION) Two Hundred Twenty Six Thousand Four Hundred payment of , (226,400.00 (Include the Original Principal Amount and Manurity Date of Note(s)) (or 45 , at page 7401 which Mortgage is of record in Book, Volume, or Liber No. 2279 Records of MONROE No. 200637776) of the , together with the note(s) and obligations , recorded on 9/ 6/2008 County, State of PA therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007 PICATINNY FEDERAL CREDIT UNION MICHSELT. MCGRATH, JR. AVP Witness Attest Scal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 New Traces STATE OF HILLAR IT NEGON I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT (A) (B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF PICATINNY FEDE PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE EXPLOY NAMED IN THIS INSTRU NOTARY · THE HARLA CAVALLUZZO US4289 Y PUBLIC OF NEW JERSEY

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bons fide obligation

Recording RequestedBy/ReturnTo:

MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330001233

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a componition organized and

existing under the laws of

(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated August 26, 2008

, made and executed by

JOSE M. PASTRANA, A MARRIED MAN

to and in favor of US Mortgage Corp.

and given to secure

payment of , (226,400.00

) Two Hundred Twenty Six Thousand Four Hundred

(include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No.

2278

(OF AS

No. 200637776

) of the

Records of MONROE

County, State of PA

, recorded on

, together with the note(s) and obligations therein 00/05/2008

, at page 7401

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on Decamber 27, 2007

US Mortgage Wimess AVP Witness

Attest

Seal:

This Instrument Prepared By: address: 19D Chaple Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF HORRIS

John KuseIN

I CERTIFY THAT ON December 27, 2007

PERSONALLY CAME BEFORE NE AND STATED TO MY SATISFACTION THAT THIS PERSON (A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (B)

AS OF US MOTEGAGO CORP.
EXECUTED THIS INSTRUMENT AS THE ACT OF THE EMPLTY NAMED IN THIS INSTRU (C) re

NOTARY

US4290

RIZABNE MARIA CAVADUS; 1 NOTARY PUBLIC OF NEW JERLEY Commission Expires 7/22/2008 Region

DDF0000007441616.

Product Type

U. S. MORTGAGE CORP. Seller Name

23884-000-7 Seller No.

361306-01/03/08 Contract No. - Expiration Date

36129293 Batch ID

055014614 Payee Code

301308649 Lender Loan ID

U. S. MORTGAGE CORP. Servicer Name

23884-000-7 Servicer No.

25 CROWNVIEW COURT Address SPART

Property City NJ

Property State 07871

Property Zip Code

250000.00 Original Ln Amt/Line Amt

6.375 Original Note Rate

Dec 1, 2006 First Paymnt Due

360 Loan Term

1559.67 Loan P&I Amt (monthly)

Whole/First Submission Type/Lien

Fixed Rate Amortization Type 3

Loan Type 080

Certification Priority

4005756777 FNMA Loan No.

Other Mortgage Type

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaties: Skyline Mo rtgage, Datek Mortgage, and DBA Lending Solutions.

Variance No Variances



Received: 12/27/2007 Printed: 12/28/2007

ORIGINAL

NOTE

October 12, 2006

SPARTA [City] 25 CROWNVIEW COURT SPARTA NJ 07871

New Jersey (State)

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$ 250,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 8.3750% rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on December 01, 2006 I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on November 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Picatinny Federal Credit Union, P.O. Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$ 1,559.57

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Femily—Fannie Man/Freddie Mac UNIFORM INSTRUMENT

Form 3200 L/01

FFER# 1444EL1 (0011)

(Page 1 of 3 pages)

@REATLAND # | 1.107-191-1912 | GREATLAND #

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments If the Note Holder has not received the full amount of any monthly payment by the end of. calender Fifteen days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default if I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in defauk; the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

Form 3200 L/01 MULTISTATE FIXED RATE NOTE—Single Family—Fannie Man/Freddia Mac UNIFORM INSTRUMENT GREATLAND W To Order Call: 1-400-530-0383 CI Fisc 615-781-1131 (Page 2 of 3 pages) TEM 1646L2 (0011)

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

JEANNE M. DONNELLY	(Seal) -Bostower	ROBERT F. DONNELLY	(Scal) -Borrower
	(Seal) -Borrowa		(Scal) -Barrows
	(Seal)		(Scal)
PAY TO THE ORDER OF WITHOUT RECOURSE U.S. MODEFCAGE CORPORATION			[Sign Original Only]
TOTINKINKIN WARHOUSE COORDINATOR			.

MULTISTATE FIXED RATE NOTE—Single Family—Famole Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01 GREATLAND

FTEM 1644LB (6011)

(Page 3 of 3 pages)

GREATLAND (To Order Calc 1-800-630-8353) Clifec 818-781-113

Picatinny Federal Credit Union

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 301308849
Borrower(s):
JEANNE M. DONNELLY
ROBERT F. DONNELLY

Address: 25 CROWNVIEW COURT SPARTA, NJ 07871

Note Amount: 250,000.00 Note Date: 10/12/2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Name

MICHAEL J. MCGRATH, JR.

ТШе

AVP

Picatinny Federal Credit Union

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE
The assignee is not acting as a nominee of the mortgagor and that the mortgage
continues to secure a bona fide obligation
Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PINE BROOK, NJ 07058
Loan Number: 301308649

.

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 Mineral Springs Road, Dover, NJ, 07801 does hereby grant, sell, assign, transfer and convey, unto U.S. Mortgage Corporation

, a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is 19D Chapin Road, Pine Brook, NJ 07058

a certain Mortgage dated 10/12/2006, made and executed by JEANNE M. DONNELLY and ROBERT F. DONNELLY, MARRIED TO EACH OTHER

to and in favor of Picatinny Federal Credit Union and given to secure payment of 250,000.00, (Include the Original Principal Amoust and Manurity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 7828 Records of SUSSEX
No. 00082514) of the Records of SUSSEX
County, State of NJ, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Morteage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on

MICHAEL I. MCGRATH, JR.

Picatinny Federal Credit Union

AVP (Assignor)

Witness

By:

Attest Seal:

This Instrument Prepared By: Terry Gorman, address: 100 Mineral Springs Road, Dover, NJ, 07801, tel. no.: 877-885-4041

STATE OF NOW TOWN COUNTY OF THE STATE OF THAT ON DECEMBER ST. 2007 HARMON T. HEADN PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON (A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF Picationy Federal Credit Union, A NJ CORPORATION,

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

SUZAMNE MARIA CAVAILUZZO NOTARY PUBLIC OF NEW JERSEY Commission Explies 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE	
The assignee is not acting as a nominee of the mortgagor and that the	mortgage
continues to secure a bona fide obligation	
Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PINE	BROOK, NJ 07058
Loan Number: 301308649	'
ASSIGNMENT OF M	IORTGAGE
For Value Received, the undersigned holder of a Mortgage (here	in "Assignor") whose address is
IOD Charin Book Pine Proof: NI 67058	1
does hereby grant, sell, assign, transfer and convey, unto Federal Na	tional Mortgage Association
	TO COLDOLSTION OF SERVICE AND
existing under the laws of (herein "Assignee"), whose address is 39 20016 a certain Mortgage dated 10/12/2006, made and executed DONNELLY, MARRIED TO EACH OTHER	by JEANNE M. DONNELLY and ROBERT F.
and a second of the second or	and given to secure
to and in favor of US Mortgage Corporation	and grown to version
payment of 250,000.00,	ount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 7828	at page 116 (or as
	r sussex
No. 00082514) of the Records County, State of NJ , toget	her with the note(s) and obligations therein
described and the money due and to become due thereon with interes	t, and all rights accrued or to accrue under such
Mortage	
TO HAVE AND TO HOLD the same unto Assignee, its success	sor and assigns, forever, subject only to the terms and
conditions of the above-described Mortgage.	
IN WITNESS WHEREOF, the undersigned Assignor has exec	uted this Assignment of Mortgage on
	TO THE STATE OF TH
	AVP.
Witness	U.S. Mortgage Corporation
' .	(7)ssignor)
	20/9/10/11
	(Signature)
Witness	(0.15.11.11.19)
Attest	·
Sealt	
Dear.	
This Instrument Prepared By: , address:	•
19D Chapin Road, Pine Brook, NJ 07058, tel. no.: (973) 244-7100	•
STATE OF New Transper COUNTY OF ANDRES	4
I CERTIFY THAT ON December 27 2007	TOUN LOSEIN
PERSONALLY CAME BEFORE ME AND STATED TO MY SAT	ISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT	PTDIDAENT AC
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INS	I KUMENI AS
OF U.S. Mortgage Corporation, A NEW JERSEY CORPOR	ENTITY NAMED IN THIS INSTRUMENT.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE	ENTIT I WATER IN THIS WATER

NOTARY

SUZANNE MARIA CAVALUITO NOTARY PUBLIC OF NEW 1587-14 Comunission Explies 7/22/2003

- Case 2:09-cv-01295-GEB -MCA Document 90-33 Filed 12/15/10 Page 81 of 92 PageID:

Region

DDF0000007441617

Product Type	•	
Seller Name	υ.	s. Mortgage corp.
Seller No.		23884-000-7
Contract No Expiration Dat	e	361306-01/03/08
Batch ID		36129293
Payee Code	•	055014614
Lender Loan ID		301310876
Servicer Name	υ.	s. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		806 EAST BALDWIN
Property City		HACKETTSTOWN
Property State		LN .
Property Zip Code		07840
Original In Amt/Line Amt		279200.00
Original Note Rate		6.375
First Paymnt Due		Mar 1, 2006
Loan Term		360
Loan P&I Amt(monthly)		1741.84
Submission Type/Lien		Whole/First
Amortization Type		Fixed Rate
Loan Type		3
Certification Priority		080
FNMA Loan No.		4005756778
Mortgage Type		Other

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DRA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

NOTE

January 17, 2006 [Dete]

HACKETTSTOWN (Clv1 806 EAST BALDWIN STREET HACKETTSTOWN, NJ 07840 New Jersey Same

(Property Address)

1. BORROWER'S PROMISE TO PAY (this amount is called In return for a loan that I have received, I promise to pay U.S. \$ 279,200.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, shock or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

March 01, 2006 1st day of each month beginning on I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on February 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Picatinny Faderal Credit Union, P.O. Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,741.84

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

Form 3200 1/01 MULTISTATE FIXED RATE NOTE.—Single Family.—Family MedFroldle Mac UNIFORM INSTRUMENT GREATLAND II (Oalt: 1-800-630-6383 () Fac: \$18-791-1181 TEM 1846L1 (0011)

(Page I of 3 pages)

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

calcudar If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, as a time when I am in default the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorsor of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Femily—Fannic Mac/Preddie Mac UNIFORM INSTRUMENT

Ferm 3200 1/01

(Page 2 of 3 mages)

OREATLAND # 1e Driger Calt 1-800-830-8383 () Fext 816-781-1131

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S)	OF THE UNDERSIGNED	•
JOSE COSME	(Scal) Bostower	(Scal) Borrower
	(Scal) -Borrower	(Scal)
·	(Seal)	(Scal) -Borrower
PAY TO THE ORDER OF WITHOUT RECOURSE / VITHOUT RECO		[Sign Original Only]
GOTIN STINKEN		

MULTISTATE FIXED RATE NOTE—Single Family—Famile Manfreddie Mac Uniform instrument

Ferm 3200 1/01

CTP34 1644E-2 (5011)

(Page 3 of 3 pages)

Picatinny Federal Credit Union

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 301310876

Borrower(s): JOSE COSME

Address: 806 EAST BALDWIN STREET HACKETTSTOWN, NJ 07840

Note Amount: 279,200.00 Note Date: 1/17/2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

Picatinny Faderat Credit Union

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PINE BROOK, NJ 07058

Loan Number: 301310876

ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 Mineral Springs Road , Dover, NJ , 07801 does hereby grant, sell, assign, transfer and convey, unto U. S. Mortgage Corporation a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is 19D Chapin Road, Pine Brook, NJ 07058 a certain Morrgage dated 1/17/2006, made and executed by JOSE COSME, An Unmarried Man and given to secure to and in favor of Picatinny Federal Credit Union psyment of 279, 200.00. (Include the Original Principal Amount and Maturity Date of Note(s)) (OF M , at page 199 which Mortgage is of record in Book, Volume, or Liber No. 4294 Records of Warren No. 200600272064) of the County, State of NJ, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on

MICHAEL I. MCGRATH, JR. Witness

Witness

Attest Scal:

This Instrument Prepared By: Terry Gorman 100 Mineral Springs Road , Dover, NJ , 07801, tel. no.: 877-885-4041

STATE OF NEW TELSEY COUNTY OF LACEIS MICHAIL I. HE WEST I CERTIFY THAT ON DECEMBER 37 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS (A)

(B) OF Picatinny Federal Credit Union, A NJ CORPORATION,

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS (C)

INSTRUMENT.

SUZANNE MARIA CAVALUZZO

NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PINE BROOK, NJ 07058

Loan Number, 301310876

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, NJ 07058 does hereby grant, sell, assign, transfer and convey, unto Federal National Mortgage Association , a corporation organized and existing under the laws of (herein "Assignee"), whose address is 3900 Washington Avenue, NW, , Washington, DC a certain Mortgage dated 1/17/2006, made and executed by JOSE COSME, An Unmarried Man 20016

to and in favor of US Mortgage Corporation

and given to secure

payment of 279,200.00,

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 4294

Records of Warren

No. 200600272064) of the

, together with the note(s) and obligations therein

County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage. DIWITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on

JOHN KUSKIN

Witness

U.S. Militage Corporation

Witness

Attest

This Instrument Prepared By: Cinthla Ba, address: 19D Chapin Road, Pine Brook, NJ 07058, tel. no.: (973) 244-7100 STATE OF COUNTY OF COUNTY OF I CERTIFY THAT ON DECEMBER 27. PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS (B)

OF U.S. Mortgage Corporation, A NEW JERSEY CORPORATION,

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT (C)

> SUZANNE MARIA CAVALLUZZO NOTARY PUBLIC OF NEW TERSEY Commission Expires 7/22/2008

Region

		•
Product Type		↓ .
Seller Name	υ.	s. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration	Date	361306-01/03/08
Batch ID		36129293
Payee Code		055014614
Lender Loan ID		3330000341
Servicer Name	υ.	s. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		15 ORCHARD ST.
Property City		ROCKAWAY
Property State		ŢИ
Property Zip Code		07866
Original Ln Amt/Line Amt		250000.00
Original Note Rate		6.5
First Paymnt Due		May 1, 2006
Loan Term		360
Loan P&I Amt (monthly)		1580.17
Submission Type/Lien	•	Whole/First
Amortization Type		Fixed Rate
Loan Type		3
Certification Priority		080
FNMA Loan No.		4005756780
Mortgage ID Number	:	100059733300003419
Mortgage Type		Other

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

NOTE

March 10, 2006 (Date)

PARSIPPANY (City)

New Jersery (State)

15 ORCHARD ST. ROCKAWAY, NJ 07866

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$250,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

day of each month beginning on May 01, 2006 I will make my monthly payment on the 1st I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on April 01, 2036 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,580.17

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mac/Freddia Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1646L1 (0312) MFCD3002

(Page 1 of 3 pages)

GREATLAND # To Order Call: 1-800-630-9393 © Fax 816-781-1131

3330000341

LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

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8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fanak Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

GREATLAND III To Order Call: 1-800-630-9393 © Fax 616-791-1131

TEM 1646L2 (0312) MFCD3002 (Page 2 of 3 pages)

3330000341

Case 2:09-cv-01295-GEB -MCA Document 90-33 Filed 12/15/10 Page 91 of 92 PageID: 1767

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERS	IGNED.
HELEN L. SHASA-ROTILE -Borrower	BRIAN J. ROTILE (Scal) BRIAN J. ROTILE Borrower
(Scal)Borrower	(Seal) -Borrower
(Seal) Borrower	(Scal) -Borrower
WITHOUT BACOURSE U.S. MODE GAGE CORPORATION	[Sign Original Only]
JULIE KITKUB TOUR KITKUB TOUR KITKUB TOUR KITKUB	

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 I/01

ITEM 1648L3 (0312) MFCD3002 (Page 3 of 3 pages)

GREATLAND ■ To Order Call: 1-800-530-8000 □ fax 616-791-1131

3330000341

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000341

Borrower(s) HELEN L. SHASA-ROTILE, BRIAN J. ROTILE

Property Address: 15 ORCHARD ST., ROCKAWAY, NJ 07866

Note Amount: 250,000.00

Note Date: March 10, 2006

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057